

**Listing of Claims:**

Please amend claims 1-3, 6, 8, 12-14, 16-19, 23, 25-28, 30-32, 34-37, and 42-44, cancel claim 41, without prejudice or disclaimer of the subject matter thereof, and add new claims 45-94, as follows:

*Sub B1*  
Claim 1. (currently amended) A system for managing user personal information of for access by subscribers users, comprising:

*al*  
at least one database containing: (1) personal information related to at least one user provided by at least one user in response to an incentive offered to at least one potential user to contribute the personal information to the database; and (2) user access preferences describing an extent to which subscribers may access each respective user's personal information;

at least one administrative agent for establishing access by subscribers to the personal information contained in the database based on the user access preferences expressed by each user contributing personal information to the database; and

at least one licensing agent for setting at least one licensing fee schedule for each user contributing the personal information to the database, in response to the incentive based on a set of licensing rules, wherein the licensing fee schedule reflects licensing fees paid to the contributing users.

Claim 2. (currently amended) The system of claim 1, wherein the licensing agent determines the amount of payment to be made to each user contributing personal information to the database.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Bid  
al

Claim 3. (currently amended) The system of claim 2, further comprising at least one payment agent for paying to each user the determined amount of payment based on a set of payment rules ~~the determined amount of payment~~.

Claim 4. (original) The system of claim 2, wherein the set of payment rules includes a payment rule requiring the depositing of fees into an Internet deposit account.

Claim 5. (original) The system of claim 2, wherein the set of payment rules includes a payment rule requiring the depositing of fees into a designated bank account.

Bid  
an

Claim 6. (currently amended) The system of claim 1, wherein the set of licensing rules includes setting the licensing fee schedule such that a contributing user receives a fixed percentage of ~~all amounts~~ funds received ~~by an operator of the system~~ from subscribers for licensing the personal information related to that user.

Claim 7. (original) The system of claim 1, wherein the database containing personal information includes financial information, demographic information, psychometric information, or marketing information.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Bid  
B3

Claim 8. (currently amended) The system of claim 1, wherein the database containing personal information includes user information ~~concerning at least one user of the system~~ from at least one third-party source of user information.

Claim 9. (original) The system of claim 1, wherein the licensing fee schedule is a declining fee schedule.

Claim 10. (original) The system of claim 9, wherein the declining fee schedule is reset when a user updates their personal information.

Claim 11. (original) The system of claim 9, wherein the declining fee schedule is reset when a user verifies their personal information.

Claim 12. (currently amended) The system of claim 1, wherein establishing access comprises restricting access by subscribers to the personal information contained in the database based on the preferences expressed by each user.

Claim 13. (currently amended) The system of claim 1, wherein establishing access comprises distributing the personal information contained in the database to the subscribers.

Claim 14. (currently amended) A method for sharing consumer information between users and subscribers, comprising:

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;

receiving access preferences from users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

creating a the database of consumer information related to at least one consumer information from the users who contributed consumer information in response to the incentive;

establishing access by subscribers to the consumer information contained in the database based on the access preferences of each of the users;

setting a licensing fee schedule for each of the users based on a set of licensing rules; and

paying each of the users based on the licensing fee schedule and a set of payment rules.

Claim 15. (original) The method of claim 14, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

Claim 16. (currently amended) The method of claim 14, wherein the step of setting a licensing fee schedule for each user based on a the set of licensing rules includes the step of:

determining the amount of payment to be made to each user.

FINNEGAN  
PENDERSON  
FARBOW  
CARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 17. (currently amended) The method of claim ~~[[14]]16~~, wherein the step of paying each user based on a the set of payment rules includes the step of:  
paying each user the determined amount of payment.

Claim 18. (currently amended) The method of claim 14, wherein the step of setting the licensing fee schedule based on a the set of licensing ~~payment~~ rules includes the step of:

setting the licensing fee schedule such that a contributing user receives a ~~fixed~~ percentage of ~~all amounts~~ funds received by ~~an operator of the system~~ from subscribers for licensing the personal information related to that user.

Claim 19. (currently amended) The method of claim 14, wherein the database containing consumer information includes user information ~~concerning at least one user~~ of the system from at least one third-party source of user information.

Claim 20. (original) The method of claim 14, wherein the licensing fee schedule is a declining fee schedule.

Claim 21. (original) The method of claim 20, further including the step of:  
resetting the declining fee schedule when a user updates their consumer information.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 22. (original) The method of claim 20, further including the step of:  
resetting the declining fee schedule when a user verifies their consumer  
information.

Claim 23. (currently amended) A computer-readable medium containing  
instructions corresponding to a method for sharing consumer information between users  
and subscribers, comprising:

offering an incentive to potential users to induce the potential users to  
contribute consumer information for a database of consumer information;

creating a the database of consumer information related to consumer  
information from at least one a plurality of users who contributed consumer information  
in response to the incentive;

receiving access preferences from the plurality of users contributing  
personal information in response to the incentive, wherein the access preferences  
describe an extent to which subscribers may access each respective user's personal  
information;

restricting access by subscribers to the consumer information contained in  
the database based on the access preferences of each of the plurality of users;

setting a licensing fee schedule for each of the plurality of users based on  
a set of licensing rules; and

paying each of the plurality of users based on the set of licensing rules  
and a set of payment rules.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 24. (original) The computer-readable medium of claim 23, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

Claim 25. (currently amended) The computer-readable medium of claim 23, wherein the step of setting a licensing fee schedule for each user based on a the set of licensing rules includes the step of:

determining the amount of payment to be made to each user.

Claim 26. (currently amended) The computer-readable medium of claim 23 25, wherein the step of paying each user based on a the set of payment rules includes the step of:

paying each user the determined amount of payment.

Claim 27. (currently amended) The computer-readable medium of claim 23, wherein the step of setting the licensing fee schedule based on a the set of ~~payment~~ licensing rules includes the step of:

setting the licensing fee schedule such that a user receives a fixed percentage of ~~all amounts~~ funds received by ~~an operator of the system~~ from subscribers for licensing the personal information related to that user.

Claim 28. (currently amended) The computer-readable medium of claim 23, wherein the database containing consumer information includes user information

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

concerning at least one user of the system from at least one third-party source of user information.

Claim 29. (original) The computer-readable medium of claim 23, wherein the licensing fee schedule is a declining fee schedule.

Claim 30. (currently amended) The computer-readable medium of claim 23 29, further including the step of:

resetting the declining fee schedule when a user updates their consumer information.

Claim 31. (currently amended) The computer-readable medium of claim 23 29, further including the step of:

resetting the declining fee schedule when a user verifies their consumer information.

Claim 32. (currently amended) A system for sharing consumer information between users and subscribers, comprising:

means for offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;

means for creating a the database of consumer information related to consumer information at least one from a plurality of users who contributed consumer information in response to the incentive;

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com



*Bid*

means for receiving access preferences from the plurality of users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

*as*

means for establishing by subscribers access to the consumer information contained in the database based on the access preferences of each of the plurality of users;

means for setting a licensing fee schedule for each of the plurality of users based on a set of licensing rules; and

means for paying each of the plurality of users based on the set of licensing rules and a set of payment rules.

Claim 33. (original) The system of claim 32, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

*Bid as*

Claim 34. (currently amended) The system of claim 32, wherein the means for setting a licensing fee schedule for each user based on a the set of licensing rules includes:

means for determining the amount of payment to be made to each user.

Claim 35. (currently amended) The system of claim ~~32~~ 34, wherein the means for paying each user based on a the set of payment rules includes:

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

means for paying each user the determined amount of payment.

Claim 36. (currently amended) The system of claim 32, wherein the means for setting the licensing fee schedule based on a the set of payment licensing rules includes:

means for setting the licensing fee schedule such that a contributing user receives a fixed percentage of all amounts funds received by an operator of the system from subscribers for licensing the personal information related to that user.

Claim 37. (currently amended) The system of claim 32, wherein the database containing consumer information includes user information ~~concerning at least one user of the system~~ from at least one third-party source of user information.

Claim 38. (original) The system of claim 32, wherein the licensing fee schedule is a declining fee schedule.

Claim 39. (original) The system of claim 38, further including:

means for resetting the declining fee schedule when a user updates their consumer information.

Claim 40. (original) The system of claim 38, further including:

means for resetting the declining fee schedule when a user verifies their consumer information.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 41. (canceled)

Claim 42. (currently amended) A method for sharing consumer information between users and subscribers, comprising:

creating a database of consumer information related to at least one a plurality of users;

receiving access preferences from each of the plurality of users who contributed information to database providing at least one of a type of subscribers and an extent of sharing of the consumer information with the subscribers;

establishing access by subscribers to the consumer information contained in the database based on the access preferences of each user;

setting a licensing fee schedule for each user based on a set of licensing rules; and

paying each user based on the licensing fee schedule and a set of payment rules, wherein one of the set of payment rules includes paying the user for purchasing a product or service from one of the subscribers.

Claim 43. (currently amended) A method for sharing consumer information between users and subscribers comprising:

creating a database of consumer information related to at least one a plurality of users;

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

receiving access preferences from users contributing personal information, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

establishing access by subscribers to the consumer information contained in the database based on the access preferences of each user;

setting a licensing fee schedule for each user based on a set of licensing rules, wherein the licensing fee schedule is a declining licensing fee schedule, and wherein the declining fee schedule is reset when a user updates their consumer information; and

paying each user based on the licensing fee schedule and a set of payment rules.

Claim 44. (currently amended) A system for sharing consumer information between users and subscribers comprising:

a database of consumer information related to ~~at least one~~ a plurality of users;

means for receiving access preferences from users contributing personal information, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

means for establishing access by subscribers to the consumer information contained in the database based on the access preferences of each user;

means for setting a licensing fee schedule for each user based on a set of licensing rules, wherein the licensing fee schedule is a declining licensing fee schedule,

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Bid  
a(0)

and wherein the declining fee schedule is reset when a user updates their consumer information; and

means for paying each user based on the licensing fee schedule and a set of payment rules.

Bid  
AM

Claim 45. (new) The system of claim 1, wherein the incentive offered to the at least one user is a discounted product or service.

Claim 46. (new) The system of claim 45, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

Claim 47. (new) The system of claim 1, wherein the incentive offered to the at least one user is different than the licensing fees paid to the contributing users.

Claim 48. (new) The method of claim 14, wherein the incentive offered to the potential users is a discounted product or service.

Claim 49. (new) The method of claim 48, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

Claim 50. (new) The method of claim 14, wherein the incentive offered to the potential users is different than a licensing fee paid to each of the plurality of users.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 51. (new) The computer-readable medium of claim 23, wherein the incentive offered to the potential users is a discounted product or service.

Claim 52. (new) The computer-readable medium of claim 51, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

Claim 53. (new) The computer-readable medium of claim 23, wherein the incentive offered to the potential users is different than a licensing fee paid to each of the plurality of users.

Claim 54. (new) The system of claim 32, wherein the incentive offered to the potential users is a discounted product or service.

Claim 55. (new) The system of claim 54, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

Claim 56. (new) The system of claim 32, wherein the incentive offered to the potential users is different than a licensing fee paid to each of the plurality of users.

Claim 57. (new) The system of claim 1, further including:  
means for determining a type of incentive to offer to each potential user.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 58. (new) The system of claim 1, further including:

means for creating an account for the at least one potential user upon receiving a response to the incentive offer from the at least one potential user.

Claim 59. (new) The system of claim 58, wherein the user's response includes the user preferences for access to the user's personal information.

Claim 60. (new) The system of claim 58, wherein the user's response includes authorization to access information about the at least one potential user from a third party source of user information.

Claim 61. (new) The system of claim 58, wherein the user's response includes the user preferences for receiving offers from a subscriber.

Claim 62. (new) The system of claim 1, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

Claim 63. (new) The system of claim 62, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

Claim 64. (new) The system of claim 1, wherein the licensing fee schedule is an increasing fee schedule, where fees paid to the user increase over time.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 65. (new) The method of claim 14, further including:  
determining a type of incentive to offer to each potential user.

Claim 66. (new) The method of claim 14, further including:  
creating an account for at least one of the potential users upon receiving a  
response to the incentive offer from the at least one of the potential users.

Claim 67. (new) The method of claim 66, wherein the at least one of the  
potential users' response includes user preferences for access to the at least one of the  
potential users' personal information.

Claim 68. (new) The method of claim 66, wherein the at least one of the  
potential users' response includes authorization to access information about the at least  
one of the potential users from a third party source of user information.

Claim 69. (new) The method of claim 66, wherein the at least one of the  
potential users' response includes user preferences for receiving offers from a  
subscriber.

Claim 70. (new) The method of claim 14, wherein the access preferences  
define the extent to which each subscriber has access to the user's personal  
information stored in the database.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com



Claim 71. (new) The method of claim 70, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

Claim 72. (new) The method of claim 74, wherein the licensing fee schedule is an increasing fee schedule, where fees paid to the user increase over time.

Claim 73. (new) The computer-readable medium of claim 23, further including:

determining a type of incentive to offer to each potential user.

Claim 74. (new) The computer-readable medium of claim 23, further including:

creating an account for at least one of the potential users upon receiving a response to the incentive offer from the at least one of the potential users.

Claim 75. (new) The computer-readable medium of claim 74, wherein the at least one of the potential users' response includes user preferences for access to the at least one of the potential users' personal information.

Claim 76. (new) The computer-readable medium of claim 74, wherein the at least one of the potential users' response includes authorization to access information

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

about the at least one of the potential users from a third party source of user information.

Claim 77. (new) The computer-readable medium of claim 74, wherein the at least one of the potential users' response includes user preferences for receiving offers from a subscriber.

Claim 78. (new) The computer-readable medium of claim 23, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

Claim 79. (new) The computer-readable medium of claim 78, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

Claim 80. (new) The computer-readable medium of claim 23, wherein the licensing fee schedule is an increasing fee schedule, where fees paid to the user increase over time.

Claim 81. (new) The system of claim 32, further including:  
means for determining a type of incentive to offer to each potential user.

Claim 82. (new) The system of claim 32, further including:

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

means for creating an account for at least one of the potential users upon receiving a response to the incentive offer from the at least one of the potential users.

Claim 83. (new) The system of claim 82, wherein the at least one of the potential users' response includes user preferences for access to the at least one of the potential users' personal information.

Claim 84. (new) The system of claim 82, wherein the at least one of the potential users' response includes authorization to access information about the at least one of the potential users from a third party source of user information.

Claim 85. (new) The system of claim 82, wherein the at least one of the potential users' response includes user preferences for receiving offers from a subscriber.

Claim 86. (new) The system of claim 32, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

Claim 87. (new) The system of claim 86, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 88. (new) The system of claim 32, wherein the licensing fee schedule is an increasing fee schedule, where fees paid to the user increase over time.

Claim 89. (new) A method for sharing consumer information between users and subscribers, comprising:

creating a database of information related to consumer information from a plurality of users;

receiving access preferences from users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

establishing access by subscribers to the consumer information contained in the database based on the access preferences of each of the plurality of users;

setting a licensing fee schedule for each of the plurality of users based on a set of licensing rules; and

paying each of the plurality of users based on the licensing fee schedule and a set of payment rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until detection of a predetermined user event.

Claim 90. (new) The method of claim 89, wherein the predetermined user event comprises updating of the consumer information by the user.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Claim 91. (new) The method of claim 89, wherein the predetermined user event comprises verification of the consumer information by the user.

Claim 92. (new) A system for sharing consumer information between users and subscribers, comprising:

at least one database containing: (1) consumer information provided by at least one user in response to an incentive offered to at least one potential user to contribute the consumer information to the database; and (2) user access preferences describing an extent to which subscribers may access each respective user's consumer information;

at least one administrative agent for establishing access by subscribers to the consumer information contained in the database based on the user access preferences expressed by each user contributing consumer information to the database;

at least one licensing agent for setting at least one licensing fee schedule for each user contributing the consumer information to the database, in response to the incentive based on a set of licensing rules, wherein the licensing fee schedule reflects licensing fees paid to the contributing users; and

at least one payment agent for paying each of the users based on the licensing fee schedule and a set of payment rules, wherein the licensing fee schedule is a declining fee schedule such that licensing fee paid to a user declines until detection of a predetermined user event.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

*Bid*  
*am*

Claim 93. (New) The system of claim 92, wherein the predetermined user event comprises updating of the consumer information by the user.

Claim 94. (New) The system of claim 92, wherein the predetermined user event comprises verification of the consumer information by the user.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
[www.finnegan.com](http://www.finnegan.com)